

Application No. 09/480,724
Amendment dated April 11, 2005
In response to Office Action dated January 11, 2005

Amendments to the Claims

A complete list of all the presently or formerly pending claims in the application is provided below, with suitable headings to show the status of each claim and, where appropriate, its current text. This listing of claims will replace all prior versions, and listings of claims in this application.

Listing of Claims

1-19. (Canceled)

20. (Currently Amended) A computer-implemented method for selecting securities from a group of available securities for an investment portfolio, ~~said computer performing the steps comprising:~~

~~calculating with the computer price appreciation for each of said available securities;~~

~~calculating with the computer a return on assets ratio for each of said available securities;~~

~~calculating with the computer a price to cashflow ratio for each of said available securities;~~

~~ranking with the computer at least some of the available securities according to said price appreciation, said return on assets ratio and said price to cashflow ratio to form a group of ranked securities, said ranking comprising ranking according to said price appreciation to assign each of said available securities one or more separate price appreciation ranks, ranking according to said return on assets ratio to assign each of said available securities a separate return on assets ratio rank, and ranking according to said price to cashflow ratio to assign each of said available securities a separate price to cashflow rank; and~~

Application No. 09/480,724
Amendment dated April 11, 2005
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selecting ~~with the computer~~ at least some of the ranked securities to form a group of selected securities; wherein at least one of the steps of calculating, ranking, and selecting is carried out by a computer.

21. (Previously Presented) The method of claim 20 wherein said group of available securities comprises 100 stocks of the Nasdaq 100 index.

22. (Currently Amended) The method of claim 20 wherein said ranking further comprises:

~~ranking the available securities according to said price appreciation so that each of said available securities is assigned one or more separate price appreciation ranks;~~

~~ranking the available securities according to said return on assets ratio so that each of said available securities is assigned a separate return on assets ratio rank;~~

~~ranking said available securities according to said price to cashflow ratio so that each of said available securities is assigned a separate price to cashflow rank; and~~

determining for each of said available securities an average rank comprising the average of the one or more separate price appreciation ranks, separate return on assets ratio rank and separate price to cashflow ratio rank for said security.

23. (Previously Presented) The method of claim 22 wherein said calculating price appreciation comprises calculating a first rate of price appreciation over a first predetermined time period and a second rate of price appreciation over a second predetermined time period different than said first predetermined time period, wherein said ranking the available securities according to said price appreciation comprises ranking the available securities according to said first rate so that each of said available securities is assigned a separate first rate rank and ranking the available securities according to said second rate so that each of said

Application No. 09/480,724
Amendment dated April 11, 2005
In response to Office Action dated January 11, 2005

available securities is assigned a separate second rate rank and wherein said determining comprises determining for each of said available securities an average rank comprising the average of the separate first rate rank, the separate second rate rank, the separate return on assets ratio rank and the separate price to cashflow ratio rank.

24. (Currently Amended) The method of claim 20 wherein said ranking ~~consists only of ranking~~ at least some of the available securities is ranked solely according to said price appreciation, said return on assets ratio and said price to cashflow ratio.

25. (Currently Amended) The method of claim 20 wherein said ranking further comprises ranking said at least some of the available securities according to capitalization of said available securities.

26. (Previously Presented) The method of claim 20 wherein said selecting comprises selecting a predetermined number of said ranked securities.

27. (Previously Presented) The method of claim 26 wherein said predetermined number is 15 or less.

28. (Previously Presented) The method of claim 20 wherein said calculating price appreciation comprises calculating a first rate of price appreciation over a first predetermined time period.

29. (Previously Presented) The method of claim 28 wherein said calculating a first rate comprises performing a regression analysis of the price history of each of the available securities over said first time period.

30. (Previously Presented) The method of claim 29 wherein said calculating price appreciation further comprises calculating a second rate of price appreciation over a second predetermined time period different from said first predetermined time period.

Application No. 09/480,724
Amendment dated April 11, 2005
In response to Office Action dated January 11, 2005

31. (Previously Presented) The method of claim 30 wherein said calculating a second rate comprises performing a regression analysis of the price history of each of the available securities over said second time period.

32. (Previously Presented) The method of claim 31 wherein said regression analysis comprises least squares regression analysis.

33. (Previously Presented) The method of claim 20 wherein said method further includes purchasing at least some of said group of selected securities to form a group of purchased securities.

34. (Previously Presented) The method of claim 33 wherein said purchased securities are weighted by market capitalization.

35. (Previously Presented) The method of claim 33 wherein said method further includes creating a unit investment trust comprising said purchased securities.

36. (Previously Presented) The method of claim 35 wherein said unit investment trust has a life of 13 months or more.

37. (Previously Presented) The method of claim 33 wherein said method further includes creating a pooled investment vehicle comprising said purchased securities.

38. (Previously Presented) The method of claim 33 wherein said method further includes creating a variable annuity comprising said purchased securities.

39. (Previously Presented) The method of claim 33 wherein said method further includes creating an investment account comprising said purchased securities.

40. (Canceled)

41. (Canceled)

Application No. 09/480,724
Amendment dated April 11, 2005
In response to Office Action dated January 11, 2005

42. (Currently Amended) A computer-readable medium bearing a computer program containing instruction steps such that upon installation of said computer program in a general purpose computer, the computer performs a method for selecting securities from a group of available securities for an investment portfolio comprising the operations of:

calculating price appreciation for each of said available securities;

calculating a return on assets ratio for each of said available securities;

calculating a price to cashflow ratio for each of said available securities;

ranking at least some of the available securities ~~according to said price appreciation, said return on assets ratio and said price to cashflow ratio~~ to form a group of ranked securities, said ranking comprising ranking according to said price appreciation to assign each of said available securities one or more separate price appreciation ranks, ranking according to said return on assets ratio to assign each of said available securities a separate return on assets ratio rank, and ranking according to said price to cashflow ratio to assign each of said available securities a separate price to cashflow rank; and

selecting at least some of the ranked securities to form a group of selected securities.